

Attorney Docket No. 4361 P 003



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*Section*  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application of:  
THOMAS G. SISK

) Examiner: Unassigned

Application No.: 09/995,955

) Group Art Unit: 2164

Confirmation No. 1158

Filed: November 28, 2001

For: LOAN PRODUCT AND COLLABORATIVE SYSTEM  
AND METHOD FOR PROVIDING AND MONITORING  
A FINANCIAL PRODUCT

**RESPONSE TO NOTICE TO FILE MISSING PARTS**

BOX MISSING PARTS  
Commissioner of Patents  
Washington, D.C. 20231

Dear Sir:

In response to the "Notice to File Missing Parts of Application," dated December 13, 2001,  
Applicants enclose the following:

1. Copy of Notice to File Missing Parts of Application;
2. Executed Declaration and Power of Attorney;
3. Six (6) sheets of formal drawings with appropriate margins; and,
4. Check in the amount of 1,125.00 in payment of the filing fee for the application and the surcharge for filing this Response.

You are hereby authorized to debit or credit our Deposit Account No. 23-0280 for payment deficiencies or overpayments with regard to the above-identified Application.

Respectfully submitted,

Dated: February 11, 2002

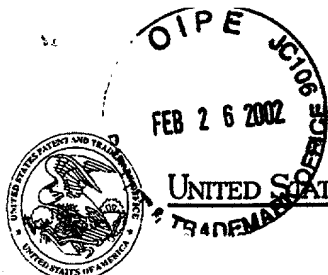
By:

*Jeffrey R. Gargano*  
Jeffrey R. Gargano, Reg. No. 38,148  
WALLENSTEIN & WAGNER, LTD.  
311 South Wacker Drive - 53rd Floor  
Chicago, Illinois 60606  
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CERTIFICATE OF MAILING

I hereby certify that this document is being deposited with the United States Postal Service as first class mail, postage-prepaid, in an envelope addressed to: BOX MISSING PARTS, Commissioner of Patents, Washington, D.C. 20231, on February 11, 2002.

*Sarah J. Goodnight*  
Sarah J. Goodnight (140558.1)



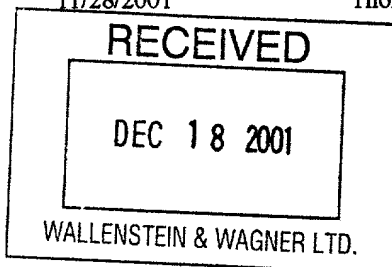
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Page 1 of 2

#3

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/995,955	11/28/2001	Thomas G. Siska	4361 P 005

26958  
RICHARD C. HIMELHOCH  
311 S. WACKER DRIVE  
53RD FLOOR  
CHICAGO, IL 60606-6622



CONFIRMATION NO. 1158

FORMALITIES LETTER



\*OC000000007190272\*

Date Mailed: 12/13/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 370 to complete the basic filing fee for a small entity.*
- Total additional claim fee(s) for this application is \$690.
  - \$396 for 44 total claims over 20.
  - \$294 for 7 independent claims over 3.
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1125.

**TO DOCKETING**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. ( 5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

03/04/2002 ECKUBAYT 00000128 09995955

370.00 0P  
396.00 0P  
294.00 0P  
65.00 0P

01 FC:201  
02 FC:203  
03 FC:202  
04 FC:205

mm

Initial Patent Examination Division (703) 308-1202

**PART 2 - COPY TO BE RETURNED WITH RESPONSE**

[illegible]